

United States Bankruptcy Court
Eastern District of Virginia

In re Tyrone L Matthews, Jr

Debtor(s)

Case No. 12-30192-KRH
Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- Involuntary/Voluntary Petition [*Specify reason for amendment:* _____]
Check if applicable: Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on _____.**]
 Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
 Schedule A - Real Property
 Schedule B - Personal Property
 Schedule C - Property Claimed as Exempt
 Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (*\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):
 Creditor(s) added Creditor(s) deleted
 Change in amounts owed or classification of debt
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket:
Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
 Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.
 Schedule G- Executory Contracts and Unexpired Leases
 Schedule H - Codebtors
 Schedule I - Current Income of Individual Debtor(s)
 Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- Statement of Financial Affairs
 Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____.

Date: January 17, 2011

/s/ Joseph S. Massie, III

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **35472**

Mailing Address: **Massie Law Firm, PC**

102 East Cary Street

Richmond, VA 23219

Telephone No.: **(804) 644-4878**

I, **Tyrone L Matthews, Jr** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: November 5, 2011

/s/ Tyrone L Matthews, Jr

In re **Tyrone L Matthews, Jr**Case No. **12-30192-KRH**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED I D A T E D	DISPUTED D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx8194	-		Opened 4/25/07 Last Active 10/06/08 Mortgage				101,950.00	101,950.00
Creditor #: 1 Hfc Po Box 3425 Buffalo, NY 14240	-		Value \$ 0.00					
Account No. xxxxxxxxx7036	-		Opened 11/15/04 Last Active 11/09/11 Mortgage				213,155.00	213,155.00
Creditor #: 2 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119	-		Value \$ 0.00					
Account No. xxxxxxxxxxxx6203	-		Opened 3/24/08 Last Active 9/23/11 Automobile				4,636.00	4,636.00
Creditor #: 3 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119	-		Value \$ 0.00					
Account No. xxxxx6962	-		Opened 7/01/06 Last Active 3/25/08 Mortgage				Unknown	Unknown
Creditor #: 4 Starwood Vacation Owne 9002 San Marco Ct Orlando, FL 32819	-		Value \$ 0.00					
Subtotal (Total of this page)							319,741.00	319,741.00

1 continuation sheets attached

In re Tyrone L Matthews, Jr,
DebtorCase No. 12-30192-KRH**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx9195	-		Opened 5/18/01 Automobile					
Creditor #: 5 Suntrust Bank Po Box 85052 Richmond, VA 23285			Value \$ 0.00				Unknown	Unknown
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			0.00	0.00
				Total (Report on Summary of Schedules)			319,741.00	319,741.00

In re Tyrone L Matthews, Jr,
DebtorCase No. 12-30192-KRH**AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. xxxxxxxxxxxx3173	-		Opened 9/26/02 Last Active 5/01/08 ChargeAccount				0.00
Creditor #: 1 Bank Of America Po Box 17054 Wilmington, DE 19850							
Account No. xxx0930	-		Opened 5/16/01 Last Active 3/01/02 Automobile				0.00
Creditor #: 2 Carmax Auto Finance 2040 Thalbro St Richmond, VA 23230							
Account No. xxx3339	-		Opened 3/17/08 Automobile				0.00
Creditor #: 3 Carmax Auto Finance 2040 Thalbro St Richmond, VA 23230							
Account No. xxxxxxxxxxxx6990	-		Opened 4/22/06 Last Active 2/21/07 ChargeAccount				0.00
Creditor #: 4 Cbna Po Box 6497 Sioux Falls, SD 57117							
6 continuation sheets attached				Subtotal (Total of this page)			0.00

In re

Tyrone L Matthews, Jr

Case No. 12-30192-KRH

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxx1689	-	Opened 1/01/05 Last Active 5/01/08				0.00
Creditor #: 5 Chase Po Box 15298 Wilmington, DE 19850						
Account No. xxxxxxxxxxxx3256	-	Opened 2/18/04 Last Active 10/17/05				0.00
Creditor #: 6 Chase Po Box 15298 Wilmington, DE 19850						
Account No. xxxxxxxxx8839	-	Opened 4/03/98 Last Active 12/07/00				0.00
Creditor #: 7 Chase/Cc Po Box 15298 Wilmington, DE 19850						
Account No. xxxxxxxxxxxx1671	-	Opened 9/16/04 Last Active 10/07/05				0.00
Creditor #: 8 Citi Po Box 6241 Sioux Falls, SD 57117						
Account No. xxxxxxxxxxxx9338	-	Opened 8/11/03 Last Active 11/01/05				0.00
Creditor #: 9 Citi Po Box 6241 Sioux Falls, SD 57117						
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re

Tyrone L Matthews, Jr

Case No. 12-30192-KRH

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxx4617	-	Opened 10/11/10 Last Active 3/08/11 ChargeAccount				0.00
Creditor #: 10 Credit First N A 6275 Eastland Rd Brookpark, OH 44142						
Account No. xxxxxxxxxxxxxx3174	-	Opened 1/11/11 Last Active 11/01/11				476.00
Creditor #: 11 Credit One Bank Po Box 98875 Las Vegas, NV 89193						
Account No. xxxxxxxxxxxxxx5423	-	Opened 2/18/01 Last Active 2/01/03				0.00
Creditor #: 12 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850						
Account No. xxxxxxxxxxxxxx0946	-	Opened 1/25/02 Last Active 11/01/02				0.00
Creditor #: 13 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850						
Account No. xxxxxxxx2028	-	Opened 12/20/00 Last Active 3/01/02 ChargeAccount				0.00
Creditor #: 14 Gecrb/Jcp Po Box 984100 El Paso, TX 79998						
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			476.00

In re

Tyrone L Matthews, Jr

Case No. 12-30192-KRH

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0865	-	Opened 4/11/99 Last Active 3/05/00 ChargeAccount				
Creditor #: 15 Gecrb/Whitehall Po Box 981439 El Paso, TX 79998						Unknown
Account No. xxxxxxxx0800	-	Opened 11/02/01 Last Active 1/01/03 Automobile				0.00
Creditor #: 16 Great Lakes Cr Un 2525 Green Bay Rd North Chicago, IL 60064						
Account No. xxxxxxxxxxxx2271	-	Opened 1/13/06 Last Active 11/16/07				0.00
Creditor #: 17 Hsbc Bank Po Box 5253 Carol Stream, IL 60197						
Account No. xxxxxx-xxxxxx5807	-	Opened 4/22/06 Last Active 6/09/06 ChargeAccount				0.00
Creditor #: 18 Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850						
Account No. xxxx5308	-	Opened 9/21/05 Last Active 4/27/07 Mortgage				0.00
Creditor #: 19 Hsbc/Mscpi Po Box 3425 Buffalo, NY 14240						
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re Tyrone L Matthews, Jr,
DebtorCase No. 12-30192-KRH

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT T	UNLIQUIDATED D	DISPUTED E	AMOUNT OF CLAIM
Account No. xxxxxxxx-xxxxxx7494	-		Opened 4/16/04 Last Active 2/15/05 ChargeAccount				0.00
Creditor #: 20 Hsbc/Rs 90 Christiana Rd New Castle, DE 19720							
Account No. xxxxxx2173	-		Opened 1/22/00 Last Active 2/13/01 ChargeAccount				0.00
Creditor #: 21 Kay Jewelers 375 Ghent Rd Fairlawn, OH 44333							
Account No. xxxxxxxxxxxx0561	-		Opened 1/17/06 Last Active 5/01/08 ChargeAccount				17,007.00
Creditor #: 22 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119							
Account No. xxxxxxxxxxxx6201	-		Opened 12/19/02 Last Active 8/01/05 Automobile				0.00
Creditor #: 23 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119							
Account No. xxxxxxxxxxxx6202	-		Opened 3/19/08 Last Active 4/01/08 Automobile				0.00
Creditor #: 24 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119							
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<u>17,007.00</u>

In re Tyrone L Matthews, Jr,
DebtorCase No. 12-30192-KRH

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT - T	UNLIQUIDATED - D	DISPUTED - E	AMOUNT OF CLAIM
Account No. xxxxxxxxx7401	-		Opened 2/16/05 Last Active 2/26/09 Automobile				0.00
Creditor #: 25 Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119							
Account No. xxxx6000	-		Opened 7/01/08 Last Active 6/01/08 Collection 1 1 Internet In				30.00
Creditor #: 26 Nco Fin/99 Po Box 41466 Philadelphia, PA 19101							
Account No. xxxxxxxxxxxx4497	-		Opened 1/01/01 Last Active 8/01/02				986.00
Creditor #: 27 Nexcard/Mt							
Account No. xxxx5219	-		Opened 3/15/99 ChargeAccount				Unknown
Creditor #: 28 Sears/Cbna Po Box 6189 Sioux Falls, SD 57117							
Account No. xxxxxxxxxxxx6567	-		Opened 10/25/07 Last Active 5/01/08				0.00
Creditor #: 29 Usaa Savings Bank Po Box 47504 San Antonio, TX 78265							
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<u>1,016.00</u>

In re

Tyrone L Matthews, Jr

Case No. 12-30192-KRH

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT T	UNLIQUIDATED D	DISPUTED E	AMOUNT OF CLAIM
Account No. xxxxxxxx1686	-		Opened 1/19/05 Last Active 2/22/05 Automobile				0.00
Creditor #: 30 Wfds/Wds Po Box 1697 Winterville, NC 28590							
Account No. xxxxxxxxxxxx4218	-		Opened 1/07/03 Last Active 1/21/05 Automobile				0.00
Creditor #: 31 Wffinance 10419 Midlothian Tpke St North Chesterfield, VA 23235							
Account No. xxxxxxxx1033	-		Opened 12/15/04 Last Active 4/04/05 ChargeAccount				0.00
Creditor #: 32 Wfnbb/American Signatu 4590 E Broad St Columbus, OH 43213							
Account No. xxxxxxxxxxxx0485	-		Opened 12/15/04 ChargeAccount				0.00
Creditor #: 33 Wfnbb/Vcf/Rt Po Box 182789 Columbus, OH 43218							
Account No.							
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			0.00
				Total (Report on Summary of Schedules)			18,499.00

**United States Bankruptcy Court
Eastern District of Virginia**

In re Tyrone L Matthews, Jr

Debtor(s)

Case No. 12-30192-KRH
Chapter 7

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date November 5, 2011

Signature /s/ Tyrone L Matthews, Jr

Tyrone L Matthews, Jr

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571